

EDUCATE BEFORE YOU MEDICATE

Medicare-Approved Drug Discount Cards

What Is a Medicare-Approved Drug Discount Card?

Medicare, the U.S. government's health care plan for seniors ages 65 and older, has contracted with private companies to offer prescription drug discount cards. This is a voluntary program aimed at lowering the cost of prescriptions for seniors who are enrolled in Medicare Part A or Part B. Use of a Medicare-approved drug discount card does not guarantee savings. The discount cards can be used until Dec. 31, 2005. Only companies approved by the Center for Medicare and Medicaid Services may legally offer these discount drug cards to the public.

Who Can Enroll?

Seniors enrolled in Medicare Part A or Part B can enroll in the Medicare-approved drug discount card program. Enrollment is voluntary, but you must be enrolled to participate. Being enrolled in the Medicare-approved drug discount card program does not guarantee savings. Compare costs and savings offered by each card AND compare them carefully to your current prescription costs.

How Do I Decide Which Card Is Best for Me?

- **Buyer Beware!!!** The best deal today might not be the best deal tomorrow. Since cards are being offered by private companies, the selection of drugs that are discounted and the amount of the discount can change **without notice**. This means that the card that covers your prescription drugs and offers you the best discount TODAY may cover different drugs with a smaller discount next week. While companies may change their coverage at any time, consumers are locked into their choice of discount card until the end of the year.
- Compare your current prescription costs with the savings of each drug card plan. Your best decision may be not signing up for a discount drug card at all.

Who Should Not Sign Up for a Medicare-Approved Drug Discount Card?

- People with a prescription drug plan from a previous employer or from a health insurance company may not benefit from a discount drug card. People who receive outpatient prescriptions through state Medicaid are not eligible. It is important to realize that discounts from the Medicare-approved drug discount cards cannot be used in addition to current prescription discounts or co-pays.

What Do I Need to Know Before I Get Started?

- Individuals may only sign up for **one** discount drug card. Once you sign up for a card, you can change cards only one time during Medicare's open enrollment for 2005. (Nov. 15 to Dec. 31, 2004)

- Before searching for a card on the Web or calling Medicare's toll-free number, you will need to know:
 - The name (with the correct spelling) and strength (number of mg) of each of your prescription medications
 - How much you take and how often (dosage)
 - What you currently pay for each drug (have receipts available for your current medications)
 - Your monthly income
 - Your zip code (where you live or shop)
- Some of the drug discount cards are free. Others have an annual fee (up to \$30). Only companies approved (see resources below) by the Center for Medicare and Medicaid Services may legally offer these discount drug cards to the public. Before you choose a card, read the fine print, and ask for help if you have questions.
- **Never** give out your Medicare number or any other personal information to an unsolicited salesperson or telemarketer who contacts you regarding enrollment. Legitimate companies will be willing to mail the information for you to review. Companies that pressure you to provide personal information may be trying to steal your identity.

Who Can I Contact for More Information?

- Your local Senior Health Insurance Assistance Program (SHIP). If you do not know the representative for your area, please call the Division of Aging Services with the Kentucky Cabinet for Health Services toll-free at (877) 293-7447. TTY users can call (888) 642-1137. (*Note: It might be difficult to get through to this phone number for help due to the volume of calls.*) Or, you may visit: <http://chs.state.ky.us/aging/> for more information.
- Your local pharmacist can assist you in finding more information about the drug discount cards. Pharmacists answer questions from customers every day, and most will be happy to work with you to make the best decision for you personally.
- Call Medicare at 1-800-MEDICARE (1-800-633-4227) and ask about drug savings. TTY users should call 1-877-486-2048. (*Note: It might be difficult to get through to this phone number for help, even though Medicare has added numerous operators.*)
- Go to www.medicare.gov on the Web and select "Prescription Drug and Other Assistance Programs." If you do not have a computer in your home, some suggestions for computer access include your local library, your local AARP office, or your local senior center.

For more information on health issues in Kentucky, please visit: www.ca.uky.edu/HEEL

Prepared by: Matthew McMahan, PharmD, Clinical Pharmacist,
 UK Pharmacy REACH Program
 Laura E. John, B.S., Extension Associate for Health,
 UK Cooperative Extension HEEL Program
 June 2004



Developed through collaboration with the UK Cooperative Extension HEEL Program and the UK College of Pharmacy.

